

#106 of Figure 3); "comparator at player station to compare biometrics within the card to derived biometrics" (see #42 of Figure 1, claim 19, lines 10 and 11 and claim 27, lines 14-16); "chip card with a microprocessor, two storage registers, and a memory" (see #47 of Figure 1, page 5, line 2 and following and page 9, line 25 and following); "transfer funds to and from separate accounts held by one or more casinos" (see #37 of upper right corner of Figure 1b) and "series of pop-up screens for the user" (see #42a of Figure 1a). It is respectfully submitted that the objection to the drawings has been overcome.

The applicants do not contend that they were the first to invent a "chip-card" or a "SMART CARD", and it is respectfully submitted that Stock recognized that they were not the first based upon the background. As Vuong was filed only six months prior to Stock, it is respectfully submitted that "SMART CARDS" were known at the time that Vuong was filed. Thus, it is assumed that Vuong recognized the desire of "creating a greater level of use comfort while at the same time providing a more secure system" and yet made no suggestion that the use of "SMART CARDS" was possible or desirable. The lack of such suggestion is clear evidence that the use of "SMART CARDS" was not an "obvious variation over the allowance of credit cards". Therefore, it is respectfully submitted that the rejection under 35 U.S.C. §103 has been overcome.

Additionally, even if the "SMART CARD" of Stock was utilized in the gaming system of Vuong, the resulting system does not arrive at the recitations of the claims. In particular, both Vuong and Stock teach credit or debit applications and do not suggest an electric player purse (purse register) which may be effected to allow monetary transactions or to transfer monetary value to or from the electronic player purse as recited in the claims of the present application. The purse is held in separate accounts by the player and casino for each game. When the player places a bet, the money in electronic purse form is transferred and is legally owned by the casino. Credit cards, such as taught in Vuong and Stock, generally have limits of several thousand dollars, which limit the amount which can be gambled in a session. The electronic purse is a basic differentiation to the prior art, i.e. cash (in electronic form) is wagered for each game and is transferred to the casino at the end of the game, i.e. the transfer simulates exactly the same process as in a live casino (and which is not proposed by Vuong et al). It is respectfully submitted

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that the rejection under 35 U.S.C. §103 has been overcome for this separate and distinct reason.

The Examiner has cited the United States patent listed in NOTICE OF REFERENCES CITED as A and indicated consideration of the prior art cited in the parent PCT application and listed by the applicants. By the lack of application of these references and others like them within the classes or subclasses searched, the Examiner apparently recognizes the clear patentability of the present invention over any of these references.

Therefore, since the claims of the present application have been shown to include limitations directed to the features of applicants' gaming systems and methods which are neither shown, described, taught, nor alluded to in any of the references cited by the Examiner and the applicants, whether those references are taken singly or in combination, the Examiner is requested to allow claims 3-16 and 18-34 of the present amendment and to pass this application to issue.

If the present amendment does not place the above application in condition for allowance, a personal interview with Examiner Marks is respectfully requested.

Respectfully submitted,

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